

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 8/24/13 and was converted to a case under chapter 7 on 9/24/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Spencer Lon Miller
71 East 2225 South
Clearfiled, UT 84015

Tiffany Jasmine Miller
fka Tiffany Jasmine Derring
71 East 2225 South
Clearfiled, UT 84015

Case Number:
13-29730 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3355
xxx-xx-3036

Attorney for Debtor(s) (name and address):

Russell B. Weekes
Weekes Law, PLLC
11576 South State
Suite 1003
Draper, UT 84020
Telephone number: 888-818-9221

Bankruptcy Trustee (name and address):

Steven R. Bailey tr
2454 Washington Blvd.
Ogden, UT 84401
Telephone number: (801) 621-4430

Meeting of Creditors

Date: **October 30, 2013**

Time: **11:30 AM**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/30/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/1/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

| | |
|---|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice/Note | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Dismissal | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed. |
| Appointment of Interim Trustee | The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection. |
| — Refer to Other Side for Important Deadlines and Notices — | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Spencer Lon Miller
 Tiffany Jasmine Miller
 Debtors

Case No. 13-29730-RKM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
 Form ID: rab9a

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Oct 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2013.

db/jdb
 tr
 8998861 +Spencer Lon Miller, Tiffany Jasmine Miller, 71 East 2225 South, Clearfiled, UT 84015-2122
 8998862 +Steven R. Bailey tr, 2454 Washington Blvd., Ogden, UT 84401-2312
 8998864 +Aaron M. Olsen, DDS, 990 Medical Drive, Suite G-1, Brigham City, UT 84302-3077
 8998866 All Finance Auto Utah, 4550 North Main Street, Murray, UT 84107
 8998869 Amsher Collection Services, Inc, 600 Beacon Pkwy, Ste 300, Birmingham, AL 35209-3114
 8998870 +CACH, LLC, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3408
 8998871 +Check City, PO Box 970183, Orem, UT 84097-0183
 8998875 +Convergent Outsourcing Inc, 10750 Hammerly Blvd, Ste 200, Houston, TX 77043-2317
 8998877 Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
 8998878 +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
 8998880 +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 8998881 +Liberty Acquisitions Servicing, 7100 West 44th Ave, Suite 108, Wheat Ridge, CO 80033-4701
 8998882 +Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280
 8998885 +MyNextDayCash.com, PO Box 14065, Lenexa, KS 66285-4065
 8998886 +Outsource Recovery, 180 300 W, Ste 210, SLC, UT 84101-1490
 9013035 +Prime Acceptance Corp, PO Box 571680, Salt Lake City Utah, UT 84157-1680
 Questar Gas Company, Bankruptcy DNR 244, 1140 W 200 S, PO BOX 3194, Salt Lake City, UT 84110-3194
 9041352 R. C. Willey Financial Services, P.O.Box 65320, Salt Lake City, Utah 84165-0320
 8998887 +RAC Acceptance, 5501 Headquarters Drive, Plano, TX 75024-5837
 8998889 +RC Willey, 2301 S 300 W, SLC, UT 84115-2516
 8998888 +Rapid Recovery Inc., 845 South Main Street, Suite 24, Bountiful, UT 84010-6485
 8998893 +Tyler Parsons, 7272 Sycamore Farm Road, West Jordan, UT 84081-5692
 8998894 UHEAA, PO Box 145108, Salt Lake City, UT 84114-5108
 8998895 +United Consumer Finl S, 865 Bassett Road, Westlake, OH 44145-1194
 8998898 +WebBank/Fingerhut, PO Box 166, Newark, NJ 07101-0166

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: BASSASSOC.COM Oct 02 2013 00:43:00 Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083

aty E-mail/Text: ecf@weekeslaw.net Oct 02 2013 00:38:50 Russell B. Weekes, Weekes Law, PLLC, 11576 South State, Suite 1003, Draper, UT 84020

cr EDI: BASSASSOC.COM Oct 02 2013 00:43:00 United Consumer Financial Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd. #200, Tucson, AZ 85712-1083

9016339 EDI: AIS.COM Oct 02 2013 00:43:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

8998863 +Fax: 800-295-3568 Oct 02 2013 00:50:03 Ameriloan, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111

8998865 +E-mail/Text: banko@bonncoll.com Oct 02 2013 00:39:20 Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621

8998866 +EDI: STFC.COM Oct 02 2013 00:43:00 CACH, LLC, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3408

8998867 E-mail/Text: bankruptcy@directfinancialsolutions.com Oct 02 2013 00:40:17 Cash Central, PO Box 6430, North Logan, UT 84341-6430

9015079 +E-mail/Text: bankruptcy@directfinancialsolutions.com Oct 02 2013 00:40:17 Cash Central, 84 East 2400 N, North Logan, Utah 84341-2902

8998868 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Oct 02 2013 00:39:38 Cash Net Usa, 200 West Jackson Blvd, Suite 1400, Chicago, IL 60606-6929

8998870 +EDI: CONVERGENT.COM Oct 02 2013 00:43:00 Convergent Outsourcing Inc, 10750 Hammerly Blvd, Ste 200, Houston, TX 77043-2317

8998871 EDI: CONVERGENT.COM Oct 02 2013 00:43:00 Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

8998874 +E-mail/Text: bankruptcy@expressrecovery.com Oct 02 2013 00:39:47 Express Recovery Systems, 2790 S Decker Lake Drive, SLC, UT 84119-2057

8998876 EDI: AMINFOFP.COM Oct 02 2013 00:43:00 First Premier Bank, Po Box 5519, Sioux Falls, SD 57117-5519

8998877 +EDI: HFC.COM Oct 02 2013 00:43:00 HSBC/NAUTL, 90 Christiana Rd, New Castle, DE 19720-3118

8998878 EDI: ICSYSTEM.COM Oct 02 2013 00:43:00 I. C. Systems Inc., 444 Hwy 96 E, PO Box 64887, St. Paul, MN 55164-0887

8998879 EDI: IRS.COM Oct 02 2013 00:43:00 Internal Revenue Service, Centralized Insolvency Operation, POB 21126, Philadelphia, PA 19114-0326

8998884 +E-mail/Text: bankruptcydepartment@ncogroup.com Oct 02 2013 00:40:09 NCO Financial Systems Inc, PO Box 15630, Wilmington, DE 19850-5630

8998890 +EDI: PHINRJMA.COM Oct 02 2013 00:43:00 RJM Acquisitions LLC, 575 Underhill Blvd, Ste 224, Syosset, NY 11791-4437

9042940 EDI: NEXTEL.COM Oct 02 2013 00:43:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

8998892 +E-mail/Text: bankruptcy@speedyinc.com Oct 02 2013 00:39:41 Speedy Cash, 8400 E 32nd Street North, Wichita, KS 67226-2608

9027311 +EDI: BASSASSOC.COM Oct 02 2013 00:43:00 United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

9028825 +EDI: BASSASSOC.COM Oct 02 2013 00:43:00 United Consumer Financial Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083

District/off: 1088-2

User: ma
Form ID: rab9a

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Total Noticed: 47

Date Rcvd: Oct 01, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8998897 +EDI: UTAHTAXCOMM.COM Oct 02 2013 00:43:00 Utah State Tax Commission, Attn Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-9000
8998899 E-mail/Text: cpayne@weber.edu Oct 02 2013 00:39:56 Weber State University,
1023 University Circle, Ogden, UT 84408-0001

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8998872 Diamond Link, unknown, unknown, UT
8998883 Namakan Capital LLC, unknown, unknown, UT
9030942* +Rjm Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-4437
8998896 ##+United Recovery Group, 11639 S 700 E, Ste 200, Draper, UT 84020-8299

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2013 at the address(es) listed below:

Kevin R. Anderson tr kanderson@ch13kra.com, lneebling@ch13kra.com
Patti H. Bass on behalf of Creditor United Consumer Financial Services ecf@bass-associates.com
Russell B. Weekes on behalf of Debtor Spencer Lon Miller ecf@weekeslaw.net
Russell B. Weekes on behalf of Joint Debtor Tiffany Jasmine Miller ecf@weekeslaw.net
Steven R. Bailey tr trusteebailey@baileyllaw.org, UT06@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 6